

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : Ho Ming Luk et al.

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Title : DETECTION OF INSURANCE PREMIUM FRAUD OR ABUSE USING A
PREDICTIVE SOFTWARE SYSTEM

Mail Stop AF

Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

REPLY

This reply is responsive to the final office action mailed May 28, 2009. Please amend the above-identified application as follows:

Listing of the Claims being on page 2 of this paper.

Remarks begin on page 16 of this paper.

CERTIFICATE OF ELECTRONIC TRANSMISSION

I hereby certify that this correspondence is being electronically transmitted to the Patent and Trademark Office on the date indicated below in accordance with 37 CFR 1.8(a)(1)(i)(C).

September 28, 2009

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